

----- Community Express Loan Program -----

Business Plan Template

Five Important Tips Before You Start!

1. The business plan should tell a compelling story about your business, explaining who, what, when, where, how and why.
2. Your plan should be focused and clear. It's not about the number of pages or style of the cover.
3. The plan should define specific business objectives and goals with general parameters to guide the organization.
4. Writing a business plan should force logic and discipline into a business.
5. A good business plan is a living document. It should be updated regularly.

Small Business Training Network

www.sba.gov/training



U.S. Small Business Administration

Title Page

Your Company Name

Business Plan

Date

Street Address
City, State & Zip Code
Phone Number
E-Mail Address
Web Address

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Executive Summary

This section should:	<ul style="list-style-type: none">• Be written last• Provide an enthusiastic snapshot of your company, explaining who you are, what you do and why• Be less than 2 pages
After reviewing this section the reader should:	<ul style="list-style-type: none">• Want to learn more about your business• Have a basic understanding about your company

Start here...

Business Description & Vision

This section should include:	<ul style="list-style-type: none">• Mission statement (business purpose)• Company vision (statement about company growth)• Business goals and objectives• Brief history of the business• List of key company principals
After reviewing this section the reader should know:	<ul style="list-style-type: none">• Who the business is and what it stands for• Your perception of the company's growth & potential• Specific goals and objectives of the business• Background information about the company

Start here.....

Definition of the Market

This section should:	<ul style="list-style-type: none">• Describe your business industry and outlook• Define the critical needs of your perceived or existing market• Identify your target market• Provide a general profile of your targeted clients• Describe what share of the market you currently have and/or anticipate
After reviewing this section the reader should know:	<ul style="list-style-type: none">• Basic information about the industry you operate in and the customer needs you are fulfilling• The scope and share of your business market, as well as who your target customers are

Start here.....

Description of Products and Services

This section should:	<ul style="list-style-type: none">• Specifically describe all of your products and services• Explain how your products and services are competitive• If applicable, reference a picture or brochure of your products, which would be included in the plan's appendix
After reviewing this section the reader should know:	<ul style="list-style-type: none">• Why you are in business• What your products and services are and how much they sell for• How and why your products & services are competitive

Start here.....

Organization & Management

This section should:	<ul style="list-style-type: none">• Provide a description of how your company is organized as well as an organization chart, if available• Describe the legal structure of your business (proprietorship, partnership, corporation, etc.)• Identify necessary or special licenses and/or permits your business operates with• Provide a brief bio description of key managers within the company
After reviewing this section the reader should know:	<ul style="list-style-type: none">• The legal form of ownership for your business• Who the leaders are in your business as well as their roles• The general flow of operations within the firm

Start here.....

Marketing and Sales Strategy

This section should:	<ul style="list-style-type: none">• Identify and describe your market – who your customers are and what the demand is for your products & services• Describe your channels of distribution• Explain your sales strategy, specific to pricing, promotion, products and place (4Ps)
After reviewing this section the reader should:	<ul style="list-style-type: none">• Who your market is and how you will reach it• How your company will apply pricing, promotion, product diversification and channel distribution to sell your products and services competitively

Start here.....

Financial Management

<p>This section should include:</p> <p>Click here: for automated Balance Sheet template</p> <p>Click here: for automated Income Statement template</p> <p>Click here: for automated Cash Flow Statement template</p>	<p><u>New Business</u></p> <ul style="list-style-type: none"> • Estimate of start-up costs • Projected balance sheet (1 year forward) • Projected income statement (1 year forward) • Projected cash flow statement (12 months forward) <p><u>Existing Business</u></p> <ul style="list-style-type: none"> • Balance sheets (last 3 years) • Income statements (last 3 years) • Cash flow statement (12 months) <p><u>If Applying for a Loan</u></p> <ul style="list-style-type: none"> • Current personal financial statement on each principal • Federal tax return for prior year
<p>After reviewing this section the reader should:</p>	<ul style="list-style-type: none"> • Have a good understanding regarding the financial capacity and/or projections for your company

Start here.....

Appendices

**This section should
include as attachments:**

- Company brochures
- Resumes of key employees
- List of business equipment
- Copies of press articles and advertisements (if available)
- Pictures of your business location and products (optional)
- Information supporting the growth of your industry and/or products (optional)
- Key business agreements, such as lease, contracts, etc. (optional)

Start here.....